

Fill in this information to identify the case:

Debtor Name Victor H. Maia

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 18-16907JKF☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: JulyDate report filed: 08/20/2021
MM/DD/YYYYLine of business: Real EstateNAISC code: 531110

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Victor H. Maia
Original signature of responsible party: *Victor H. Maia*
Printed name of responsible party: Victor H. Maia

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Victor H. MaiaCase number 18-16907JKF

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ -2,514.99

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 4,160.90**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 3,752.71**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ 408.19**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ -2,106.80**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 5,458.52*(Exhibit E)*

Debtor Name Victor H. MaiaCase number 18-16907JKF**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>5,500.00</u>	—	\$ <u>4,160.90</u>	=	\$ <u>1,339.10</u>
33. Cash disbursements	\$ <u>5,000.00</u>	—	\$ <u>3,752.71</u>	=	\$ <u>1,247.29</u>
34. Net cash flow	\$ <u>500.00</u>	—	\$ <u>408.19</u>	=	\$ <u>91.81</u>
35. Total projected cash receipts for the next month:					\$ <u>5,500.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>5,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>500.00</u>

Debtor Name Victor H. Maia

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

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Accrual Basis

Victor Maia DIP

Profit & Loss

July 2021

	Jul 21
Ordinary Income/Expense	
Income	
Passive	
Rent INCOME	4,160.90
Total Passive	4,160.90
Total Income	4,160.90
Gross Profit	4,160.90
Expense	
Auto	172.40
Dues & Subscription	77.00
Insurance	1,530.67
Interest	
Mortgage	597.88
Total Interest	597.88
Phone	302.00
RentEXPENSE	65.00
Repairs	138.05
Supplies	234.51
Taxes	
Property	210.37
Total Taxes	210.37
Utilities	424.83
Total Expense	3,752.71
Net Ordinary Income	408.19
Net Income	408.19

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Victor Maia DIP

Reconciliation Summary

01-Checking XXXX2751, Period Ending 07/31/2021

	<u>Jul 31, 21</u>
Beginning Balance	368.98
Cleared Transactions	
Checks and Payments - 33 items	-3,752.71
Deposits and Credits - 10 items	<u>4,210.90</u>
Total Cleared Transactions	<u>458.19</u>
Cleared Balance	<u>827.17</u>
Register Balance as of 07/31/2021	<u>827.17</u>
Ending Balance	827.17

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Victor Maia DIP
Reconciliation Detail

01-Checking XXXX2751, Period Ending 07/31/2021

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						368.98
Cleared Transactions						
Checks and Payments - 33 items						
Check	07/02/2021		NBCMA	X	-150.20	-150.20
Check	07/06/2021		Wawa	X	-75.00	-225.20
Check	07/06/2021		Public Storage	X	-65.00	-290.20
Check	07/06/2021		Sunoco	X	-57.00	-347.20
Check	07/07/2021		Verizon	X	-302.00	-649.20
Check	07/08/2021		USCCA	X	-29.03	-678.23
Check	07/09/2021		Orbit	X	-0.84	-679.07
Check	07/14/2021		Wells Fargo - Redw...	X	-597.88	-1,276.95
Check	07/14/2021		Amazon.com	X	-233.67	-1,510.62
Check	07/14/2021		FM Ins - Berkshire1...	X	-105.35	-1,615.97
Check	07/14/2021		FM Ins - Griscom4827	X	-105.35	-1,721.32
Check	07/14/2021		Home Depot	X	-100.00	-1,821.32
Check	07/14/2021		FM Ins - Tackawann...	X	-93.73	-1,915.05
Check	07/14/2021		FM Ins - Tackawann...	X	-93.03	-2,008.08
Check	07/14/2021		COP-Sylvester5835	X	-92.83	-2,100.91
Check	07/14/2021		FM Ins - Tampa4755	X	-92.00	-2,192.91
Check	07/14/2021		FM Ins - Cloud4310	X	-91.53	-2,284.44
Check	07/14/2021		FM Ins - Valley5023	X	-91.53	-2,375.97
Check	07/14/2021		FM Ins - Ruscomb1...	X	-70.72	-2,446.69
Check	07/14/2021		WRB-Sylvester5835	X	-60.90	-2,507.59
Check	07/14/2021		COP-Lesher5348	X	-60.74	-2,568.33
Check	07/14/2021		WRB-Lesher5348	X	-57.00	-2,625.33
Check	07/14/2021		COP-Tampa4755	X	-56.80	-2,682.13
Check	07/14/2021		WRB-Tampa4755	X	-56.73	-2,738.86
Check	07/14/2021		WRB-Tackawanna4...	X	-50.00	-2,788.86
Check	07/14/2021		WRB-Ruscomb162w	X	-50.00	-2,838.86
Check	07/19/2021		Wawa	X	-40.40	-2,879.26
Check	07/21/2021		Nationwide Insurance	X	-301.96	-3,181.22
Check	07/21/2021		Nationwide Insurance	X	-263.33	-3,444.55
Check	07/21/2021		Nationwide Insurance	X	-185.13	-3,629.68
Check	07/23/2021		American Water Re...	X	-7.98	-3,637.66
Check	07/26/2021		Lowe's	X	-38.05	-3,675.71
Check	07/29/2021		Keller Williams Real...	X	-77.00	-3,752.71
Total Checks and Payments					-3,752.71	-3,752.71
Deposits and Credits - 10 items						
Deposit	07/02/2021			X	250.00	250.00
Deposit	07/06/2021			X	50.00	300.00
Deposit	07/06/2021			X	350.00	650.00
Deposit	07/07/2021			X	1,051.08	1,701.08
Deposit	07/09/2021			X	400.00	2,101.08
Deposit	07/12/2021			X	960.00	3,061.08
Deposit	07/14/2021			X	194.82	3,255.90
Deposit	07/19/2021			X	400.00	3,655.90
Deposit	07/22/2021			X	300.00	3,955.90
Deposit	07/29/2021			X	255.00	4,210.90
Total Deposits and Credits					4,210.90	4,210.90
Total Cleared Transactions					458.19	458.19
Cleared Balance					458.19	827.17
Register Balance as of 07/31/2021					458.19	827.17
Ending Balance					458.19	827.17

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Victor Maia DIP

Reconciliation Summary

02-Checking XXXX3728, Period Ending 07/31/2021

	Jul 31, 21
Beginning Balance	9,768.85
Cleared Transactions	
Checks and Payments - 1 item	-50.00
Total Cleared Transactions	-50.00
Cleared Balance	9,718.85
Register Balance as of 07/31/2021	9,718.85
Ending Balance	9,718.85

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Victor Maia DIP

Reconciliation Detail

02-Checking XXXX3728, Period Ending 07/31/2021

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						9,768.85
Cleared Transactions						
Checks and Payments - 1 item						
Deposit	07/06/2021			X	-50.00	-50.00
Total Checks and Payments					-50.00	-50.00
Total Cleared Transactions					-50.00	-50.00
Cleared Balance					-50.00	9,718.85
Register Balance as of 07/31/2021					-50.00	9,718.85
Ending Balance					-50.00	9,718.85

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Victor Maia DIP

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Transaction Detail by Account - Exhibit C

Accrual Basis

July 2021

Type	Date	Num	Class	Clr	Split	Amount	Balance
Passive							
Rent INCOME							
Deposit	07/02/2021		Lesh5348		01-Checking XXXX2751	250.00	250.00
Deposit	07/06/2021		Ruscomb162w		01-Checking XXXX2751	350.00	600.00
Deposit	07/07/2021		Tackawanna4562		01-Checking XXXX2751	1,051.08	1,651.08
Deposit	07/09/2021		Lesh5348		01-Checking XXXX2751	400.00	2,051.08
Deposit	07/12/2021		Tampa4755		01-Checking XXXX2751	960.00	3,011.08
Deposit	07/14/2021		Tackawanna4562		01-Checking XXXX2751	194.82	3,205.90
Deposit	07/19/2021		Ruscomb162w		01-Checking XXXX2751	400.00	3,605.90
Deposit	07/22/2021		Lesh5348		01-Checking XXXX2751	300.00	3,905.90
Deposit	07/29/2021		Lesh5348		01-Checking XXXX2751	255.00	4,160.90
Total Rent INCOME						4,160.90	4,160.90
Total Passive						4,160.90	4,160.90
TOTAL						4,160.90	4,160.90

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Victor Maia DIP
Check Detail - Exhibit D
July 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		07/02/2021	NBCMA		01-Checking XXXX2751	-150.20
				-150.20	Utilities	150.20
TOTAL				-150.20		150.20
Check		07/06/2021	Wawa		01-Checking XXXX2751	-75.00
				-75.00	Auto	75.00
TOTAL				-75.00		75.00
Check		07/06/2021	Public Storage		01-Checking XXXX2751	-65.00
				-65.00	RentEXPENSE	65.00
TOTAL				-65.00		65.00
Check		07/06/2021	Sunoco		01-Checking XXXX2751	-57.00
				-57.00	Auto	57.00
TOTAL				-57.00		57.00
Check		07/07/2021	Verizon		01-Checking XXXX2751	-302.00
				-302.00	Phone	302.00
TOTAL				-302.00		302.00
Check		07/08/2021	USCCA		01-Checking XXXX2751	-29.03
				-29.03	Insurance	29.03
TOTAL				-29.03		29.03
Check		07/09/2021	Orbit		01-Checking XXXX2751	-0.84
				-0.84	Supplies	0.84
TOTAL				-0.84		0.84
Check		07/14/2021	Wells Fargo - Redwood79		01-Checking XXXX2751	-597.88
				-597.88	Mortgage	597.88
TOTAL				-597.88		597.88
Check		07/14/2021	WRB-Ruscomb162w		01-Checking XXXX2751	-50.00
				-50.00	Utilities	50.00
TOTAL				-50.00		50.00
Check		07/14/2021	WRB-Tackawanna4562		01-Checking XXXX2751	-50.00
				-50.00	Utilities	50.00
TOTAL				-50.00		50.00
Check		07/14/2021	WRB-Tampa4755		01-Checking XXXX2751	-56.73
				-56.73	Utilities	56.73
TOTAL				-56.73		56.73
Check		07/14/2021	COP-Tampa4755		01-Checking XXXX2751	-56.80
				-56.80	Property	56.80
TOTAL				-56.80		56.80
Check		07/14/2021	WRB-Lesher5348		01-Checking XXXX2751	-57.00
				-57.00	Utilities	57.00
TOTAL				-57.00		57.00

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Victor Maia DIP
Check Detail - Exhibit D
July 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		07/14/2021	COP-Lesher5348		01-Checking XXXX2751	-60.74
				-60.74	Property	60.74
TOTAL				-60.74		60.74
Check		07/14/2021	WRB-Sylvester5835		01-Checking XXXX2751	-60.90
				-60.90	Utilities	60.90
TOTAL				-60.90		60.90
Check		07/14/2021	FM Ins - Ruscomb162w		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		07/14/2021	FM Ins - Cloud4310		01-Checking XXXX2751	-91.53
				-91.53	Insurance	91.53
TOTAL				-91.53		91.53
Check		07/14/2021	FM Ins - Valley5023		01-Checking XXXX2751	-91.53
				-91.53	Insurance	91.53
TOTAL				-91.53		91.53
Check		07/14/2021	FM Ins - Tampa4755		01-Checking XXXX2751	-92.00
				-92.00	Insurance	92.00
TOTAL				-92.00		92.00
Check		07/14/2021	COP-Sylvester5835		01-Checking XXXX2751	-92.83
				-92.83	Property	92.83
TOTAL				-92.83		92.83
Check		07/14/2021	FM Ins - Tackawanna4562		01-Checking XXXX2751	-93.03
				-93.03	Insurance	93.03
TOTAL				-93.03		93.03
Check		07/14/2021	FM Ins - Tackawanna4649		01-Checking XXXX2751	-93.73
				-93.73	Insurance	93.73
TOTAL				-93.73		93.73
Check		07/14/2021	Home Depot		01-Checking XXXX2751	-100.00
				-100.00	Repairs	100.00
TOTAL				-100.00		100.00
Check		07/14/2021	FM Ins - Berkshire1909		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		07/14/2021	FM Ins - Griscom4827		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		07/14/2021	Amazon.com		01-Checking XXXX2751	-233.67
				-233.67	Supplies	233.67
TOTAL				-233.67		233.67

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Victor Maia DIP

Check Detail - Exhibit D

July 2021

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		07/19/2021	Wawa		01-Checking XXXX2751	-40.40
				-40.40	Auto	40.40
TOTAL				-40.40		40.40
Check		07/21/2021	Nationwide Insurance		01-Checking XXXX2751	-301.96
				-82.50	Insurance	82.50
				-77.80	Insurance	77.80
				-76.38	Insurance	76.38
				-65.28	Insurance	65.28
TOTAL				-301.96		301.96
Check		07/21/2021	Nationwide Insurance		01-Checking XXXX2751	-263.33
				-263.33	Insurance	263.33
TOTAL				-263.33		263.33
Check		07/21/2021	Nationwide Insurance		01-Checking XXXX2751	-185.13
				-185.13	Insurance	185.13
TOTAL				-185.13		185.13
Check		07/23/2021	American Water Resources		01-Checking XXXX2751	-7.98
				-7.98	Insurance	7.98
TOTAL				-7.98		7.98
Check		07/26/2021	Lowe's		01-Checking XXXX2751	-38.05
				-38.05	Repairs	38.05
TOTAL				-38.05		38.05
Check		07/29/2021	Keller Williams Real Estate		01-Checking XXXX2751	-77.00
				-77.00	Dues & Subscription	77.00
TOTAL				-77.00		77.00

<u>Exhibit E</u>					
Properties	Date Incurred	Payee	Purpose	Date Due	Amount Due
124 E. Albanus St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$884.67
1909 Berkshire St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$575.32
1932 Church St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$709.70
3952 Claridge St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$954.66
4310 Cloud St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$733.50
1641 Fillmore St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$604.71
4827 Griscom St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$866.48
5348 Leshner St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$845.48
4814 N Palethorp St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$261.76
162 W Ruscomb St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$949.06
2047 E Sanger St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,198.23
1403 Sellers St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,159.03
5835 Sylvester St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,290.62
4562 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$842.68
4649 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$571.12
4755 Tampa St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,164.63
5023 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,062.45
5041 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,068.05
2051 Wakeling St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$760.09
					\$16,502.24
				June Payments	(1,116.17)
				July Payments	(1,116.17)
				August Payments	(1,116.17)
				September Payments	(1,116.17)
				October Payments	(1,116.17)
				November Payments	(1,116.17)
				December Payments	(1,116.17)
				January Payments	(1,116.17)
				February Payments	(1,116.17)
				April Payments	(998.19)
				Balance	\$5,458.52

Wells Fargo Everyday Checking

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WELLS
FARGO

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.

Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 7/1	\$368.98
Deposits/Additions	4,210.90
Withdrawals/Subtractions	- 3,752.71
Ending balance on 7/31	\$827.17

Account number: [REDACTED] 2751

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 031000503



Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/2		Cozy Services Lt Rodriguez St-N3Y5G01F810 Victor Maia	250.00 ✓		
7/2		Northampton Buck Nbcma Paym 210702 0002240469.0 Maia, Victor		150.20 ✓	468.78
7/6		Cozy Services Lt Whetstone St-H7G4G6W4L8W3 Victor Maia	350.00 ✓		
7/6		Online Transfer From Maia V Everyday Checking xxxxxx3728 Ref #1b0Bvhlfbg on 07/05/21	50.00 ✓		
7/6		Recurring Payment authorized on 07/02 Public Storage 280 800-567-0759 SC S301183712390766 Card 0386		65.00 ✓	
7/6		Purchase authorized on 07/02 Sunoco 0133940700 Richboro PA S461183727559085 Card 0386		57.00 ✓	
7/6		Purchase authorized on 07/04 Wawa 937 0000 Toms River NJ S301185851074606 Card 0386		75.00 ✓	671.78
7/7		Cozy Services Lt Soriano St-H1U5J4Q4K7K2 Victor Maia	1,051.08 ✓		
7/7		Recurring Payment authorized on 07/05 Verizonwrlss*Rtccr 800-922-0204 FL S581187084819123 Card 0386		302.00 ✓	1,420.86
7/8		Recurring Payment authorized on 07/06 Uscca/Delta Defens 877-677-1919 WI S301187288641193 Card 0386		29.03 ✓	1,391.83
7/9		Cozy Services Lt Rodriguez St-Z4x0H3R9P6D8 Victor Maia	400.00 ✓		
7/9		Purchase authorized on 07/07 Orbit Online 800-488-6156 UT S301188529304059 Card 0386		0.84 ✓	1,790.99
7/12		Cozy Services Lt Reis St-Q0I0Q6J9Y5T0 Victor Maia	960.00 ✓		2,750.99
7/14		Cozy Services Lt Soriano St-C6P0Q1L5C3Z3 Victor Maia	194.82 ✓		
7/14		Bill Pay WF - Redwood79 on-Line 0483533xxx on 07-14		597.88 ✓	
7/14		Bill Pay WrB-Ruscomb162W on-Line xxxxxxxxxxx62001 on 07-14		50.00 ✓	
7/14		Bill Pay WrB-Tackawanna4562 on-Line xxxxxxxxxxx62001 on 07-14		50.00 ✓	
7/14		Bill Pay WrB-Tampa4755 on-Line xxxxxxxxxxx55001 on 07-14		56.73 ✓	
7/14		Bill Pay Cop - Tampa4755 on-Line xxxx85600 on 07-14		56.80 ✓	
7/14		Bill Pay WrB-Lesher5348 on-Line xxxxxxxxxxx48001 on 07-14		57.00 ✓	
7/14		Bill Pay Cop - Lesher5348 on-Line xxxx30700 on 07-14		60.74 ✓	
7/14		Bill Pay WrB-Sylvester5835 on-Line xxxxxxxxxxx35001 on 07-14		60.90 ✓	
7/14		Bill Pay Fm Ins - Ruscomb162W on-Line xxxxxxxxxxx35903 on 07-14		70.72 ✓	
7/14		Bill Pay Fm Ins - Cloud4310 on-Line xxxxxxxxxxx43303 on 07-14		91.53 ✓	
7/14		Bill Pay Fm Ins - Valley5023 on-Line xxxxxxxxxxx53603 on 07-14		91.53 ✓	
7/14		Bill Pay Fm Ins - Tampa4755 on-Line xxxxxxxxxxx03901 on 07-14		92.00 ✓	
7/14		Bill Pay Cop - Sylvester5835 on-Line xxxx77700 on 07-14		92.83 ✓	
7/14		Bill Pay Fm Ins - Tackawanna4562 on-Line xxxxxxxxxxx29101 on 07-14		93.03 ✓	
7/14		Bill Pay Fm Ins - Tackawanna4649 on-Line xxxxxxxxxxx27103 on 07-14		93.73 ✓	
7/14		Bill Pay Home Depot on-Line xxxxxxxxxxx56670 on 07-14		100.00 ✓	
7/14		Bill Pay Fm Ins - Berkshire1909 on-Line xxxxxxxxxxx29701 on 07-14		105.35 ✓	
7/14		Bill Pay Fm Ins - Griscom4827 on-Line xxxxxxxxxxx43701 on 07-14		105.35 ✓	
7/14		Bill Pay Amazon on-Line xxxxxxxxxxx10483 on 07-14		233.67 ✓	786.02
7/19		Cozy Services Lt Whetstone St-H7O3F1K5D0I6 Victor Maia	400.00 ✓		
7/19		Purchase authorized on 07/16 Wawa 8136 0008 Lower Southam PA S381197650199847 Card 0386		40.40 ✓	1,145.62
7/21		Purchase authorized on 07/19 Nationwide Insuran 800-421-1444 OH S461200779643639 Card 0386		263.33 ✓	
7/21		Purchase authorized on 07/19 Nationwide Insuran 800-421-1444 OH S581200780272156 Card 0386		185.13 ✓	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/21		Purchase authorized on 07/19 Nationwide Insuran 800-421-1444 OH S301200781081888 Card 0386		301.96 ✓	395.20
7/22		Cozy Services Lt Rodriguez St-O2Y9W8Q8D5S8 Victor Maia	300.00 ✓		695.20
7/23		Purchase authorized on 07/21 American Water Ent 844-3068735 IL S301203039905690 Card 0386		7.98 ✓	687.22
7/26		Purchase authorized on 07/23 Lowes #01980* Trevose PA S301204755485958 Card 0386		38.05 ✓	649.17
7/29		Cozy Services Lt Rodriguez St-S8A7A6I9V6B6 Victor Maia	255.00 ✓		
7/29		Recurring Payment authorized on 07/27 4Te*Bucks County R 215-757-6100 PA S461208713126996 Card 0386		77.00 ✓	827.17
Ending balance on 7/31					827.17
Totals:			\$4,210.90	\$3,752.71	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2021 - 07/31/2021	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$500.00	\$368.98 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$4,160.90 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective September 1, 2021, the non-Wells Fargo ATM balance inquiry fee will increase from \$2.00 to \$2.50, and the non-Wells Fargo ATM transfer fee will increase from \$2.00 to \$2.50. To avoid these fees, monitor your balances and transfer money by accessing Wells Fargo ATMs, calling the number on the back of your card, and using Wells Fargo Online® or the Wells Fargo Mobile® app. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply. These fees may not be applicable to all customers and may vary depending on the type of Account you have. For more details, refer to the applicable Wells Fargo Fee and Information Schedule for your Account.

Good News! The daily ATM withdrawal limit for each debit/ATM card linked to your checking/prepaid account is being increased to \$1,010 effective between July 1 and July 19, 2021. To view your card's daily dollar limits at any time, sign on at wellsfargo.com/cardcontrol and click on Card details. Note: your card and account must be in open status for ATM limit increase to be applied. If you recently updated your card's ATM limit above \$1,010 before this change noted above occurs, the change will not be applied.



Can we reach you when it's really important?

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- Signing on to wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. + \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

July 31, 2021 ■ Page 1 of 3

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Statement period activity summary

Beginning balance on 7/1	\$9,768.85
Deposits/Additions	0.00
Withdrawals/Subtractions	- 50.00
Ending balance on 7/31	\$9,718.85

Account number: 3728

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503



Overdraft Protection

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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/6		Online Transfer to Maia V Everyday Checking xxxxxx2751 Ref #1b0Bvhlfbg on 07/05/21		50.00	9,718.85
Ending balance on 7/31					9,718.85
Totals			\$0.00	\$50.00	

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Fee period 07/01/2021 - 07/31/2021	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$500.00	\$9,718.85 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

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RC/RC



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**WELLS
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